



Southside Virginia Tobacco Loan Forgiveness Program
Academic Year 2011-2012

Funded By:

Virginia Tobacco Indemnification & Community Revitalization Commission

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY AND COMPLETELY

**THERE ARE IMPORTANT CHANGES IN THE 2011-2012 APPLICATION PROCESS,
INCLUDING THE AMOUNTS OF THE AWARDS.**

**APPLICANTS MUST ACCEPT THE RESPONSIBILITIES FOR SENDING IN THE REQUIRED
INFORMATION ON TIME!**

APPLICATION FOR 2011-2012 FUNDING CYCLE
FALL 2011, SPRING 2012, AND SUMMER 2012 SEMESTERS ONLY

PURPOSE: To provide new life and employment opportunities for the communities within Southside Virginia by rewarding residents who complete a 4-year college degree then, return to the Southside VA region to become gainfully employed, full-time in one of the twenty-four (24) qualifying localities in the Southside Virginia region. These localities include the following counties and cities:

COUNTIES: Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greensville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex, and

CITIES: Bedford, Danville, Emporia, and Martinsville.

Due to the changing economy and the need for assistance in the Southside VA region, the Southside Tobacco Loan Forgiveness Program is available for undergraduate applicants ONLY.

THE SOUTHSIDE VIRGINIA TOBACCO LOAN FORGIVENESS PROGRAM APPLICATION PROCESS consists of three (3) separate and well-defined steps.

➤ **STEP I: The Online Application** - The Online Application will be available as follows:

- ❖ **RENEWAL APPLICANTS ONLY** - February 28, 2011 through March 18, 2011
- ❖ **NEW APPLICANTS ONLY** – April 18, 2011 through May 18, 2011
- ❖ **ALL APPLICANTS (NEW AND RENEWAL)** – After July 1, 2011 only if funds remain in the program.

IMPORTANT: This program accepts applications from those students who are enrolled in a 4-year Bachelor's Degree Program at a 4-year college or university. Students attending a Community College need to contact the Financial Aid Office at their Community College for assistance with the cost of attending college.

Each applicant **MUST** enter a **WORKING E-MAIL** for the applicant and one other person who will serve as the Co-Signer for an applicant who is under age 21 or the contact person for an applicant who is over the age of 21. **The e-mail addresses MUST BE DIFFERENT or a delay in processing will occur. The first e-mail must be one the applicant checks daily and the second must be a valid e-mail for the Co-Signer/Contact person.**

Please do not use an e-mail address at yahoo.com, hotmail.com, gmail.com, etc. because important information may float in cyberspace until the applicant calls to check on his/her application.

- **STEP II: Support Documentation** - Applicants will receive a packet of support documentation from the VA Tobacco Scholarship and Loan Programs Office (tobacco@swcenter.edu) AFTER the online application is received.

Applicants and Co-Signers are responsible for submitting the Support Documentation envelope, requesting an Official Transcript from the last school attended, and submitting a copy of the applicant's enrollment schedule for the specific semester/quarter in which the funds will be used.

- **STEP III: Career-Planning Workshops - Undergraduates** are REQUIRED to complete an online Career Planning Workshop as the last step in the application process. Information regarding the online workshop and instructions for its completion will be sent via e-mail to all potential award recipients after all support documents have been received.

Apply early ➔ Request OFFICIAL College Transcript or High School Cumulative Grade Report ➔ Complete Support Documents ➔ Complete Online Career-Planning Workshop ➔ Submit Semester Schedule ➔ Invoice Received from school ➔ Payment sent to school. When all available funds have been awarded, applications will no longer be taken and denial letters will be issued. The Date Received stamped on the support documentation, including the official transcript, determines who gets an award if all funds are awarded before all applications are processed.

The Application and the Support Documents are online. Official Transcripts Sent Electronically are acceptable. A copy of the semester schedule can be sent as an attachment to an e-mail to tobacco@swcenter.edu or via fax to (276) 619-4321.

ALL THREE (3) STEPS MUST BE COMPLETED AND THE REQUIRED SUPPORT DOCUMENTATION FOR EACH STEP MUST BE RECEIVED IN THE VA TOBACCO SCHOLARSHIP AND LOAN PROGRAMS OFFICE BEFORE AN APPLICATION IS EVALUATED AND AN AWARD ISSUED.

The applicant is responsible for reading and understanding the Applicant Criteria and meeting the terms and conditions of the Southside Tobacco Loan Forgiveness Program, including submitting any and all required documents. **No exceptions will be made.** The applicant's signature on the Agreement To Terms serves as acknowledgement that the conditions and rules of the program have been read and understood.

MAKE SURE YOUR POP-UP BLOCKER IS TURNED OFF TO THE WEBSITE, www.swcenter.edu, BEFORE ENTERING AN APPLICATION.

STEP I: THE ONLINE APPLICATION:

The applicant must first decide if he/she meets the requirements necessary to apply for assistance with tuition and academic fees through the 2011-2012 Southside Tobacco Loan Forgiveness Program. In order to apply, the Applicant

1. **MUST be a current resident of one of the twenty-four (24) listed Southside Virginia localities and have an established domicile in this region for a minimum of 12 months. COUNTIES:** Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greensville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex, and **CITIES:** Bedford, Danville, Emporia, and Martinsville.
2. **MUST be a legal resident of the United States and a Virginia resident.** A Virginia resident is defined as a person who has lived in Virginia for the last 12 months and has no ties with any other state, including a driver's license, tax return, voter registration, or auto registration. Residents of other states who are attending school at a college or university in Southside Virginia region are not considered permanent residents of the area and, therefore do not meet the specified eligibility requirements.

3. **MUST be enrolled in a Bachelor's degree* program at a 4-year accredited college or university, public or private, in-state or out-of-state.** Applicants who plan to enroll in one of the Southside region community colleges are not eligible for assistance through this program. Please check with a Financial Aid Advisor at the community college to determine if tobacco scholarship funds are available.

***Exception to the 4-year college/university requirement:** The following exception was implemented in 2006: Students who are enrolled in a **2-year degree program at a 4-year college or university** will be eligible to receive funding through the Southside Tobacco Loan Forgiveness Program, provided that the 2-year degree-program is not offered at the local community college serving that individual student. An example of this exception is the 2-year Ag Tech degree at VA Tech.

4. **MUST be in good academic standing with the college/university.**
 - Eligibility will be based on cumulative GPA for the fall 2010 semester because a cumulative GPA for spring semester (2011) will not be available while the application process is open. Only applicants with a cumulative GPA of 2.0 or better and who are in good academic standing with the college or university will qualify for an award.
 - Applicants who are on academic warning or academic probation for the Fall 2010 semester should wait to apply until the cumulative GPA for the fall semester prior to entering an application is 2.0 or better. The application will not be processed until this cumulative GPA requirement is met.

Awards are dependent upon the availability of funding in the Southside Tobacco Loan Forgiveness Program.

STEP II: THE SUPPORT DOCUMENTATION:

When the applicant presses the SUBMIT button at the end of the online application, a confirmation e-mail will be sent to the two e-mail addresses provided by the applicant in his/her application. The application will be reviewed for residency status, two working e-mail addresses and the fact that the applicant is attending a 4-year college or university. Then, a second e-mail containing a link to the online support documentation will be mailed to the applicant's e-mail. These support documents must be submitted along with an official transcript from the last school attended before the application process is considered complete and the application ready for evaluation. There are five support documents that will be available online. In addition, the applicant must submit an official transcript from the last high school/college/university he/she attended. The online support documents available at DocuSign.com are as follows:

1. **APPLICANT INSTRUCTION PAGE** – A concise listing of the steps necessary to correctly complete the application process.
2. **PROMISSORY NOTE** – A legal and binding document through which the applicant agrees to repay all monies received should he/she not be able to meet the requirements for forgiveness/cancellation of the assistance received.

Beginning with the 2011-2012 funding cycle, the Promissory Note is to be completed with the amount of assistance requested for the full college experience, but not more than \$16,540 over a period of 4 years. The Southside Tobacco Loan Forgiveness Program provides assistance for one degree for each person during his/her lifetime.

In order for an application to be processed, a valid e-mail address must be entered into the application for both the applicant and the Co-Signer/Contact Person. If the e-mail addresses are the same or do not appear to belong to the applicant, Co-

Signer/Contact, a delay in processing will occur. A PARENT CANNOT SIGN A LEGAL AND BINDING DOCUMENT FOR A CHILD JUST AS A CHILD CANNOT SIGN A LEGAL AND BINDING DOCUMENT FOR A PARENT.

3. **AGREEMENT TO TERMS** – Each applicant is required to review, sign, date, and name, the last 4-digits of his/her SSN an Agreement To Terms that states he/she has read and understands the requirements and stipulations of the Southside Tobacco Loan Forgiveness Program.
4. **INFORMATION RELEASE FORM** – A document giving the staff of the VA Tobacco Scholarship and Loan Programs office and the Virginia Tobacco Indemnification and Community Revitalization office permission to share any information regarding the applicant's account and or status with the individual(s) named on the form. **This form is now a REQUIRED document that must bear the name, e-mail/physical address, and relationship to the applicant.**
5. **STUDENT AUTHORIZATION FORM** – This form contains the information necessary for the staff of the applicant's college or university to share the student's account information with the staff of the VA Tobacco Scholarship and Loan Programs office. It is only after this form is received in the Financial Aid/Student Accounts office at the college or university that an invoice can be sent and payment can be made on the student's behalf. The SAF gives the college permission to share the student's account information with us in the form of an invoice.

The following documents are not found in the packet of online support documents but MUST be submitted BEFORE the application can be evaluated and an award given.

6. **OFFICIAL TRANSCRIPT** – The applicant must request an official transcript or cumulative grade report be mailed to the Southside Tobacco Loan Forgiveness Program, P. O. Box 1987, One Partnership Circle, Abingdon, VA 24212-1987. This document must be received in a sealed envelope that bears the name and address of the school. IT CAN ALSO BE SENT ELECTRONICALLY TO tobacco@swcenter.edu.
7. **APPLICANT CLASS SCHEDULE** – The award recipient is responsible for submitting a copy of his/her schedule that shows the number of credit hours given to each subject. The amount of the award will be based on the total number of hours for which the student is enrolled in the semester he/she is requesting assistance. This document can be sent electronically, via fax, or through postal mail.

DO NOT HOLD SUPPORT DOCUMENTATION WHILE WAITING TO REGISTER FOR CLASSES OR SUBMITTING A SCHEDULE. ELIGIBILITY WILL BE DETERMINED DAILY, BASED ON THE ARRIVAL OF SUPPORT DOCUMENTS. AN AWARD MAY BE LOST IF SUPPORT DOCUMENTS ARE RECEIVED LATE.

A copy of the class schedule must be submitted for each semester assistance is requested. Payment cannot be made to the college or university until the schedule is received.

STEP III: THE ONLINE CAREER-PLANNING WORKSHOP

After submitting all of the support documentation, ALL undergraduate applicants who are eligible to receive an award are REQUIRED to complete an online Career Planning workshop only once beginning with the 2011-2012 academic year. All applicants will be completing the Focus2 career-planning workshop. The information gained in these workshops is designed to assist the applicant with making sure he/she is enrolled in the right field of study and to assist in the production of a marketable resume before graduation. This is STEP III of the application process. The online workshop must be completed before the college or university is notified of the applicant's award. Incomplete coursework or improper responses can result in losing an award.

It is the responsibility of the applicant to make sure all required support documentation is received in a timely manner.

AWARD INFORMATION:

The award amount is based on the number of credit hours for which an award recipient is enrolled for the first semester of enrollment. In most cases, awards are based on the number of enrollment hours for the Fall 10 semester. An award:

- Pays up to **\$4,130** per year for tuition and fees in an accredited in-state or out-of-state public or private 4-year college or university for award recipients who are enrolled in a minimum of 15 undergraduate credit hours per semester or 9 graduate credit hours per semester. Applicants enrolled in an adult cohort and attending classes according to a pre-determined schedule must be enrolled in a total of 30 undergraduate credit hours or 18 graduate credit hours for the funded academic year (Fall 11, Spring 12, and Summer 12) in order to receive the full \$4,130 award for the funded academic year.
- Pays up to **\$2,060** per year for tuition and fees at an accredited in-state or out-of-state public or private 4-year college or university for students enrolled in less than 15 undergraduate credit hours per semester or 9 graduate credit hours per semester, but no less than part-time as determined by the applicant's college or university.. Applicants enrolled in an adult cohort and attending classes every semester but are enrolled in less than a total of 30 undergraduate credit hours or 18 graduate credit hours for the funded academic year (Fall 11, Spring 12, and Summer 12) are eligible to receive \$2,060 for the funded academic year

Applicants enrolled in quarter hours must enroll for a minimum total of 45 undergraduate quarter hours or 27 graduate quarter hours for the academic year (3 quarters).

All award recipients must submit a copy of their schedule for each semester prior to payment being sent to the college or university. Award recipients who are enrolled in a cohort program must submit the full cohort schedule at the beginning of the semester in which the cohort begins. Most colleges and universities issue this document to cohort members at initial registration. This information can also be provided in the form of a letter from an authorized representative of the college or university.

PROGRAM CONDITIONS AND RULES:

- The Southside Tobacco Loan Forgiveness Program is designed to serve as a “last dollar effort” **after all other scholarships, grants, employer-sponsored tuition, etc. have been posted to the award recipient's account.**
- The scholarship is for tuition and fees only, and does not cover room and board, books and supplies.
- The scholarship program is limited to one degree per student or 4-years whichever happens first.
- Awards are established by the Fall 2010 cumulative GPA and the number of credit hours for which an award recipient is enrolled for the Fall 2011 semester, or the enrollment hours for the first semester of enrollment.
- As long as monies are available in the 2011-2012 Southside Tobacco Loan Forgiveness Program, applications will be taken as follows:

RENEWAL STUDENTS: February 28, 2011 through March 18, 2011

NEW APPLICANTS AND GRADUATES WITH EXISTING APPLICATIONS:

April 18, 2011 through May 18, 2011;

ALL UNDERGRADUATE APPLICANTS (who missed the first round): July 1, 2011 until all funds are awarded.

Information about date changes, available funding, etc. will be posted to both websites regularly.

The 2011-2012 Southside Virginia Tobacco Forgiveness Loan:

- Accepts one year of documented full time employment in one of the 24 Southside Virginia localities as qualification for one year of loan forgiveness. (Self-employed residents must submit official documentation as evidence of employment, e.g. tax returns, certificate of incorporation, business license). Award recipients who are employed full-time while receiving assistance with tuition and fees cannot receive this assistance and be granted “forgiveness” in the same year.
- An award recipient must have graduated in his/her degree program and be employed full-time for a period of one year before forgiveness will be granted. Forgiveness is granted yearly based on documentation of employment for the previous year.
- Repayment will begin 13 months after a degree is received or an award recipient is no longer enrolled in college.
- Loan terms for the 2011-2012 academic year are 6% simple interest with payment beginning 13 months after program completion or failure to enroll in future credit courses that are relative to the program area. The minimum payment is \$100 per month with a maximum term of 10 years to repay.
- All award recipients will receive a **College Enrollment and/or Employment Verification Form (C/EVF)** along with in-depth instruction as to how the form is to be completed. This form is used as a tracking instrument for award recipients from the first award throughout forgiveness, cancellation or total repayment. Failure to submit this form may result in payment coming due before the actual due date.
- **It is the responsibility of the student/award recipient to keep the staff of the Virginia Tobacco Scholarship and Loan Programs Office updated as to changes in personal information, (i. e. change in demographic information, graduation, withdrawing from classes, no longer enrolled in classes, et. al). Dated or incorrect information could result in a delay in having an application or invoice processed.**

An Applicant Portal has been established for use in accessing your personal account. Type *tobacco.swcenter.edu* into Internet Explorer and either Create A New Account or Login as required.

- Assistance with tuition and academic fees from the Southside Tobacco Loan Forgiveness Program may be used to complete **ONLY** one degree or for 4 years, **whichever comes first**. Lifetime program benefit for each applicant is restricted to the completion of one degree program.

My signature below serves as verification of my having read and understood the rules and conditions of the Southside Tobacco Loan Forgiveness Program. I further realize that failure to complete all of the requirements and stipulations of this program can result forfeiture of an award and/or repayment of monies received being started early.

Signature:

Date:

Social Security Number: